

Information to identify the case:

Debtor 1	<u>James J. Craig Jr.</u>	Social Security number or ITIN	xxx-xx-8744
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Suzanne M. Craig</u>	Social Security number or ITIN	xxx-xx-6996
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-15626-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James J. Craig Jr.

Suzanne M. Craig

8/19/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
James J. Craig, Jr.
Suzanne M. Craig
Debtors

Case No. 14-15626-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 71

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db/jdb
aty +James J. Craig, Jr., Suzanne M. Craig, 382 Millstone Road, Clarksburg, NJ 08510-1516
aty +Gary Kay, 17 Hidden Pine Drive, Millstone, NJ 08510-1214
+Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,
Mountainside, NJ 07092-2315
aty +Mark A Kirkorsky, POB 25287, Tempe, AZ 85285-5287
nc +Gary A. Kay, 17 Hidden Pines Drive, Clarksburg, NJ 08510-1214
cr +Jetline Products Inc., 55 Jacobus Ave, Kearny, NJ 07032-4533
cr +PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +PENNYMAC LOAN SERVICING, LLC AS SERVICER FOR PENN, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
514655330 +1st Data, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
514655331 A.R.M. Solutions, Inc., PO Box 3666, Camarillo, CA 93011-3666
514655332 Allied Interstate, PO Box 1954, Southgate, MI 48195-0954
514655334 +Atlantic Irrigation Specialties, Inc., 111 Lafayette Avenue N., White Plains, NY 10603-1602
514878045 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
514655341 +Daniel F. Sahin, PC, 15 Carrs Tavern Road, PO Box 838, Clarksburg, NJ 08510-0838
514655343 +Dell Commercial Credit, POB 81577, Austin, TX 78708-1577
514655345 +Fac/Nab, 480 James Robertson Pkwy, Nashville, TN 37219-3019
514655346 +Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
514655347 +First Energy JCPL, 76 South Main Street, Akron, OH 44308-1890
514655348 Frost - Arnett Company, The Collection Company, PO Box 1022, Wixom, MI 48393-1022
514655351 ++++GOLDMAN & WARSHAW, 34 MAPLE AVE STE 101, PINE BROOK NJ 07058-9394
(address filed with court: Goldman & Warshaw, 34 Maple Ave., Ste. 101,
Pine Brook, NJ 07058)
514655350 +Global Current Services of NJ LLC, 1350 S. Pennsylvania Ave, Morrisville, PA 19067-1272
514655352 JCP&L, PO Box 16001, Reading, PA 19612-6001
514803089 +JCP&L, c/o Daniel F. Sahin, P.C., PO Box 838, Clarksburg, NJ 08510-0838
517013622 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
6782 S. Potomac St., Suite 100, Centennial, CO 80112, JPMorgan Chase Bank, N.A.,
c/o LCS Financial Services Corporation 80112-4585
518698147 +James J. Craig, Jr, Suzanne M. Craig, 382 Millstone Road, Clarksburg, NJ 08510-1516
514715759 +Jersey Central Power & Light,, a Firstenergy Company, 331 Newman Spring Rd., Bldg 3,
Red Bank, NJ 07701-5688
514655353 +John Deere Landscapes, 300 Colonial Center Parkway, Ste. 600, Roswell, GA 30076-4893
514655354 +Law Offices of Andrew T. McDonald, LLC, 1904 Main St, Suite D, Lake Como, NJ 07719-2953
514951430 +Modern Diagnostic Pathology Consultants, c/o Pressler and Pressler, LLP., 7 Entin Road,
Parsippany NJ 07054-5020
514655355 +Monmouth County Sheriff's Office, 50 East Main Street, Freehold, NJ 07728-2277
514655356 +New Jersey Division of Taxation, PO BOX 286, Trenton, NJ 08646-0286
514655357 +Nrthestercol, 120 N. Keyser Ave., Scranton, PA 18504-9701
515668920 +PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
515623524 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602
515623525 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021,
PennyMac Loan Services, LLC, 6101 Condor Drive 93021-2602
514655359 Pressler and Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020
514655360 +Pride Landscape Supply 2, 350 Ernston Road, Parlin, NJ 08859-1900
514812808 ++++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
514655364 +Solberg & Kennedy LLC, 14040 N. Cave Creek Rd., Ste. 210, Phoenix, AZ 85022-6179
514655365 State of New Jersey, Workers' Compensati, C/O Pressler & Pressler, LLP, 7 Entin Road,
Parsippany, NJ 07054-5020
514655366 +Suburban Propane, 2000 North Union St., Middletown, PA 17057-2958
514655367 +Summit Collection Svcs, 50 N Franklin Tpke, Ho Ho Kus, NJ 07423-1562
514879991 +Superior Pool Products, Connie Dickinson, 109 Northpark Blvd., Covington, LA 70433-5005
514801056 +Superior Pool Products LLC, Att: Mark A Kirkorsky, POB 25287, Tempe, AZ 85285-5287
514655368 Superior Pool Products, LLC, PO Box 610, Hopkinton, MA 01748-0610
514655369 TD Bank, NA, C/O Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
517944647 +U.S. Bank National Association, Trustee, for the RMAC Trust, Series 2016-CTT,
c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
517944648 +U.S. Bank National Association, Trustee, for the RMAC Trust, Series 2016-CTT,
c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619,
U.S. Bank National Association, Trustee 92619-2708

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2020 23:26:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 19 2020 23:26:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr EDI: GMACFS.COM Aug 20 2020 02:58:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004

cr +EDI: WFFC.COM Aug 20 2020 02:58:00 Bank of America, N.A., Wells Fargo Bank, N.A.,
ATTN: Bankruptcy Dept. MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7200

514655333 +EDI: GMACFS.COM Aug 20 2020 02:58:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300

514715865 EDI: GMACFS.COM Aug 20 2020 02:58:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004

514655335 EDI: BANKAMER.COM Aug 20 2020 02:58:00 Bank Of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410

514701479 EDI: BANKAMER.COM Aug 20 2020 02:58:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012

514655336 EDI: CAPITALONE.COM Aug 20 2020 02:58:00 Cap One, PO Box 85520, Richmond, VA 23285

514655340 +EDI: CITICORP.COM Aug 20 2020 02:58:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241

514674940 EDI: DISCOVER.COM Aug 20 2020 02:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

514655344 +EDI: DISCOVER.COM Aug 20 2020 02:58:00 Discover Fin Svcs Llc, PO Box 15316,
Wilmington, DE 19850-5316

514655338 EDI: JPMORGANCHASE Aug 20 2020 02:58:00 Chase, PO Box 15298, Wilmington, DE 19850

514655337 EDI: JPMORGANCHASE Aug 20 2020 02:58:00 Chase, PO Box 901039, Fort Worth, TX 76101

517013621 EDI: JPMORGANCHASE Aug 20 2020 02:58:00 JPMorgan Chase Bank, N.A., 700 Kansas Ln,
Mail Code LA4-5555, Monroe, LA 71203

514852652 E-mail/Text: bkdepartment@rtresolutions.com Aug 19 2020 23:26:34
Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655,
Dallas, TX 75247

514655362 E-mail/Text: bankruptcy@savit.com Aug 19 2020 23:26:51 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250

514655363 +EDI: SEARS.COM Aug 20 2020 02:58:00 Sears/Cbna, PO Box 6189, Sioux Falls, SD 57117-6189

515296517 EDI: RMSC.COM Aug 20 2020 02:58:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

514655371 EDI: WFFC.COM Aug 20 2020 02:58:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701

514685252 +E-mail/Text: wefsag@westernequipmentfinance.com Aug 19 2020 23:26:40
Western Equipment, Finance, Inc., ATTN: Robin Steffan, PO Box 640,
Devils Lake, ND 58301-0640

514655372 +E-mail/Text: wefsag@westernequipmentfinance.com Aug 19 2020 23:26:40
Western Equiptment Finance, 503 Hwy 2 West, Devils Lake, ND 58301-2938

514655373 E-mail/Text: wefsag@westernequipmentfinance.com Aug 19 2020 23:26:41
Western Finance & Lease, 420 College Drive South, PO Box 640, Devils Lake, ND 58301-0640
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514655349 Fst Nat Coll

514655361 Roi Services, Inc.

514655342* +Daniel F. Sahin, PC, 15 Carrs Tavern Road, PO Box 838, Clarksburg, NJ 08510-0838

514655339* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774

(address filed with court: Chase, PO Box 15298, Wilmington, DE 19850)

514655370* +The Law Offices of Andrew T McDonald LLC, 1904 Main Street, Suite D,
Lake Como, NJ 07719-2953

514655358 ##+Paladin Group, 12200 E. Briarwood Ave., Ste. 250, Centinnial, CO 80112-6702

TOTALS: 2, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com
Craig Scott Keiser on behalf of Creditor PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC HOLDINGS, LLC craig.keiser@law.njoag.gov
Denise E. Carlson on behalf of Creditor Bank of America, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Joint Debtor Suzanne M. Craig thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty on behalf of Debtor James J. Craig, Jr. thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty on behalf of Non Compliance Gary A. Kay thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Emmanuel J. Argentieri on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2016-CTT bk@rgalegal.com
Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Michael R. Herz on behalf of Creditor Jetline Products Inc. mherz@foxrothschild.com, cbrown@foxrothschild.com
Nicholas V. Rogers on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICING, LLC AS SERVICER FOR PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
William M. E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com
TOTAL: 18